

EXHIBIT A

Shimshon Wexler
1411 Dalewood Dr. NE
Atlanta, GA 30329
Tel (212)760-2400
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DO
SS #

Relucted

Relucted

June 18, 2015

Via Certified Mail Return Receipt Requested

Re: L.VNV/Resurgent Account- Approximate Balance \$16,218

Dear Experian, Equifax and TransUnion:

The above referenced account with L.VNV/Resurgent is being reported as having a balance of \$36,218. I never had a business relationship with L.VNV/Resurgent and it has provided me with no proof that it owns this debt.

L.VNV/Resurgent claims in a letter on its own letterhead that the "[Chase Bank USA, N.A.] account charged off on July 30, 2010 with a balance of \$22,850.57."

There was no interest added to the Chase Bank USA, N.A. account between the charge off date and the date of purchase according to L.VNV/Resurgent's own letter.

L.VNV/Resurgent also claims according to the enclosed portions of my credit reports and a letter from L.VNV/Resurgent on their own letterhead to have purchased the Chase Bank USA, N.A. card on or about March 11, 2011 when the balance was \$22,851. (I have enclosed copies of the trade line with L.VNV/Resurgent and the letter on L.VNV/Resurgent's letterhead.)

If L.VNV/Resurgent's bought Chase Bank USA, N.A. account when the balance was \$22,851, then that is what the balance should be today.

LVNV/Resurgent has no basis to have added approximately \$13,500 in interest. If Chase Bank USA, NA charged off the account for \$22,850.57 on July 30, 2010 and sold the account to LVNV/Resurgent on or about March 11, 2011 - nearly 8 months later - with the same balance, that means that Chase Bank USA, N.A. waived its right to collect interest since July 30, 2010. LVNV/Resurgent as Chase Bank USA, N.A.'s alleged assignee did not and cannot acquire the right to collect interest when it bought the account because Chase Bank USA, N.A. had waived the right to collect interest at the time it allegedly sold the account to LVNV/Resurgent.

"PRA, as GE's assignee, moreover, "acquire[d] no greater right than was possessed by [its] assignor ... but simply stands in the shoes of the latter." *Whayne Supply Co. v. Morgan Constr. Co.*, 440 S.W.2d 779, 782-83 (Ky.1969). PRA cannot be given a right to collect interest—contractual or statutory—that GE waived."

Stratton v. Portfolio Recovery Associates, LLC, 770 F.3d 443 (6th Cir.2014).

As this account is being reported falsely, please delete it immediately.

Thank you,


Shimshon Wexler

Cc: LVNV Funding, PO Box 10497, Greenville, SC 29603
Cc: Resurgent Capital Services, 55 Beattie Place, Suite 110 MS 250, Greenville, SC 29601



33 Beasley Place, Suite 110 P.O. Box 210
Greenville, SC 29601

Toll Free Phone: 1-815-463-8714
Toll Free Fax: 1-866-467-8163

Hours of Operation
Monday-Thursday 8:30AM-5:00PM
Friday 8:00AM-5:00PM

April 27, 2015

Linda J. Bentley
Better Business Bureau of Upstate South Carolina
408 N. Church St. Suite C
Greenville, SC 29601-2164

RE: Shimshon Wexler; Case/File No. 10590645
Original Creditor: Chase Bank USA, N.A.
Current Owner: LNVN Funding LLC
Account Number: 4266841167834405
Reference Number: 410321599
Current Balance: \$36,218.48

Dear Ms. Bentley:

This letter is in response to your correspondence dated April 22, 2015, regarding the above-referenced account. LNVN Funding LLC ("LNVN") owns the account number ending in 4405. Resurgent Capital Services L.P. ("Resurgent") is the servicer of the account owned by LNVN. The account was previously sold by Chase Bank USA, N.A. on or about March 10, 2011. As of the date of this communication, the account balance is \$36,218.48, which includes an interest balance of \$13,567.91. However, due to Resurgent's internal policy change, this account has not and will not accrue additional interest as of January 5, 2015. Please review the following account information:

1. This account originated on February 7, 2008, with Chase Bank USA, N.A.
2. This account charged off on July 30, 2010, with a balance of \$22,850.57.
3. The last payment in the amount of \$324.00 was received on January 7, 2010.
4. No payments have been received on this account since Resurgent started servicing it in March 2011.
5. Enclosed are bill statements and the electronic credit application for your review.

All ownership rights were transferred to LNVN when this account was purchased from the previous creditor. Those include the right to collect and report to the consumer reporting agencies (also known as "credit bureaus"). Currently, this account is being reported to the three major consumer reporting agencies on behalf of LNVN. The original creditor may also continue to report the history of this account from the origination date to the time of sale.

In accordance with the Fair Credit Reporting Act, the LNVN deadline is being reported as "disputed" to the three major consumer reporting agencies. It will continue to report as such throughout the permissible reporting period unless new information indicates that the dispute should be removed.

Resurgent received the multiple electronic disputes that Shimshon Wexler submitted through the consumer reporting agencies. Resurgent responded to each one in the adequate time by providing the corresponding information to the respective consumer reporting agencies.

If, after review of the above-referenced information, Shimshon Wexler believes this account is fraudulent, we ask that he/she provide a completed police/incident report regarding the fraud, or a notarized fraud or identity theft affidavit, in order to help us resolve this matter. Blank forms are available at the FTC's website: <http://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>.

If this account was paid or settled in full, the settlement offer, cancelled check(s), and/or confirmation of payment in full would help us resolve this complaint.

In addition, if Shimshon Wexler has any correspondence to/from Chase Bank USA, N.A. concerning his/her dispute, it may help with our investigation, so please have him/her forward it to:

Compliance Department or Fax: 866-467-0918
MS 250
P.O. Box 10497
Greenville, SC 29603

If you have any further questions, comments or concerns, please contact Customer Service at 888-665-0374.

Sincerely,



D. Parham
Compliance Department
Resurgent Capital Services L.P.

Enclosure(s)

No 12-Month Payment Data available for display.

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed		180+ Days Past Due	180
30-59 Days Past Due	30-59	Collection Account	CA
60-89 Days Past Due	60-89	Foreclosure	FC
90-119 Days Past Due	90-119	Voluntary Surrender	VS
120-149 Days Past Due	120-149	Repossession	R
150-179 Days Past Due	150-179	Charge Off	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries: those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company: CAPITAL ONE BANK USA NA Date of Inquiry: 09/01/15, 10/31/14, 10/18/14, 07/29/14, 07/01/14

CAPITAL ONE BANK USA NA

Capital One Bank USA NA

CAPITAL ONE BANK USA NA

PO Box 30281

Salt Lake City, UT 84130-0281

(800) 695-6950

CHASE CARD

01/20/15

CHASE CARD

PO Box 15298

Wilmington, DE 19805-2998

(800) 432-3117

COMCAST-ATLANTA

07/29/14

COMCAST-ATLANTA

2925 County Hills Dr

Norcross, GA 30071-1555

DISCOVER BANK

06/17/14

DISCOVER BANK

2500 Lake Cook Rd

Westerville, OH 43081

(800) 347-2633

FUNDING SUITE

555478221

04/24/14

[illegible]

OK 0:20:0

ENDING LLC #426884116783
INVESTMENT CAPITAL SERVICES PO BOX 10467 MS 576
JACKSON, MS 39203

Payee	Pay Status	Pay Collection
Individual Account		
Open Account		
FACTORING		
COMPANY		
ACCOUNT		
Balance:	\$36,218	
Date Updated:	05/01/2015	
Original Amount:	\$32,651	
Original Creditor:	CHASE BANK USA	
	N A (Financial)	
Paid Due:	\$36,218	

OBJECT INFO DISPUTED BY CONSUMER: * PLACED FOR COLLECTION: month and year that this item will be removed: 12/2015

itory Accounts

GROUP INC #30716~

TEA. PA 19180

[illegible]

ECT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE.

[illegible]

04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
OK	OK	OK	OK	OK	OK	N/A	OK	OK

524010	022610	032010	01-30D	127850	142630	152459
OK	OK	OK	OK	OK	OK	OK

[illegible]

www.esdorian.com

Prepared for: SHIMSHON ELIOT WEXLER
 Date: January 13, 2015
 Report number: 2131-9530-36

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Your accounts that may be considered negative (continued)

DISCOVER FINANCIAL SERVICES	Type	Date opened	Credit limit or original amount	Recent balance	Responsibility
PO BOX 15316 WILMINGTON DE 19850	Credit card	Sep 2000	\$17,002	Not reported	Individual
Phone number (800) 347 7683	Terms	First reported Jul 2007	High balance		Status
Partial account number 601100228067	Not reported	Date of status Aug 2014	\$17,137		Paid in settlement. \$17,137 written off
Address identification number 0793848650	Monthly payment				This account is scheduled to continue on record until Dec 2016.
	Not reported				Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
					Comment Account paid in full for less than full balance
					This item was updated from our processing of your dispute in Jul 2014.

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www.experience.com

Prepared for: SHIMSHON ELIOT WEXLER
Date: January 13, 2015
Report number: 2131-9530-36

Your accounts that may be considered negative (continued)

Payment history

[illegible]

2000

Account History - If your creditor reported your account history to us, we list them in this section of additional information about your account. Your balance history may also include your credit limit and high balance or are arrearage amount by a customer card. This section also includes the scheduled payment amounts, amounts actually paid and the dollar amount payments were made. MO No Data

Date	Receipts		Disbursements		Balance
	Actual	Budget	Actual	Budget	
Nov-11	23,287	23,247	23,287	23,247	0
Nov-10	23,287	23,247	23,287	23,247	0
Nov-09	23,287	23,247	23,287	23,247	0
Nov-08	23,287	23,247	23,287	23,247	0
Nov-07	23,287	23,247	23,287	23,247	0
Nov-06	23,287	23,247	23,287	23,247	0
Nov-05	23,287	23,247	23,287	23,247	0
Nov-04	23,287	23,247	23,287	23,247	0
Nov-03	23,287	23,247	23,287	23,247	0
Nov-02	23,287	23,247	23,287	23,247	0
Nov-01	23,287	23,247	23,287	23,247	0
Nov-00	23,287	23,247	23,287	23,247	0
Nov-99	23,287	23,247	23,287	23,247	0
Nov-98	23,287	23,247	23,287	23,247	0
Nov-97	23,287	23,247	23,287	23,247	0
Nov-96	23,287	23,247	23,287	23,247	0
Nov-95	23,287	23,247	23,287	23,247	0
Nov-94	23,287	23,247	23,287	23,247	0
Nov-93	23,287	23,247	23,287	23,247	0
Nov-92	23,287	23,247	23,287	23,247	0
Nov-91	23,287	23,247	23,287	23,247	0
Nov-90	23,287	23,247	23,287	23,247	0
Nov-89	23,287	23,247	23,287	23,247	0
Nov-88	23,287	23,247	23,287	23,247	0
Nov-87	23,287	23,247	23,287	23,247	0
Nov-86	23,287	23,247	23,287	23,247	0
Nov-85	23,287	23,247	23,287	23,247	0
Nov-84	23,287	23,247	23,287	23,247	0
Nov-83	23,287	23,247	23,287	23,247	0
Nov-82	23,287	23,247	23,287	23,247	0
Nov-81	23,287	23,247	23,287	23,247	0
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Nov-16	23,287	23			

FILED MD MD MD MD MD
[An amount of 100 is being paid]

	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
TO BANK N.A.	Feb 2007	Credit card		Not reported	Individual
PO BOX 84037	Feb 2007	Term	\$10,000		Status
COLUMBUS GA 31908	Jan 2007	High balance			Paid/Closed
Phone number	Date of status	Monthly payment	\$10,055		Comment
(888) 561 8861	Apr 2010	Not reported			Account closed
Partial account number					
467546720011					

Address identification number
0231734561

Payment History

2018	2019	2020	2021
JAN	JAN	JAN	JAN
FEB	FEB	FEB	FEB
MAR	MAR	MAR	MAR
APR	APR	APR	APR
MAY	MAY	MAY	MAY
JUN	JUN	JUN	JUN
JUL	JUL	JUL	JUL
AUG	AUG	AUG	AUG
SEP	SEP	SEP	SEP
OCT	OCT	OCT	OCT
NOV	NOV	NOV	NOV
DEC	DEC	DEC	DEC
2020	2021	2022	2023
JAN	JAN	JAN	JAN
FEB	FEB	FEB	FEB
MAR	MAR	MAR	MAR
APR	APR	APR	APR
MAY	MAY	MAY	MAY
JUN	JUN	JUN	JUN
JUL	JUL	JUL	JUL
AUG	AUG	AUG	AUG
SEP	SEP	SEP	SEP
OCT	OCT	OCT	OCT
NOV	NOV	NOV	NOV
DEC	DEC	DEC	DEC
2023	2024	2025	2026
JAN	JAN	JAN	JAN
FEB	FEB	FEB	FEB
MAR	MAR	MAR	MAR
APR	APR	APR	APR
MAY	MAY	MAY	MAY
JUN	JUN	JUN	JUN
JUL	JUL	JUL	JUL
AUG	AUG	AUG	AUG
SEP	SEP	SEP	SEP
OCT	OCT	OCT	OCT
NOV	NOV	NOV	NOV
DEC	DEC	DEC	DEC

2025 RELEASE UNDER E.O. 14176

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